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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: N. TOMOYUKI, et al

Serial No.: 09/425,302

Filed: October 25, 1999

For: ELECTRONIC PURSE LOAN SYSTEM

Group: 3624

Examiner: T. T. Havan

**RESPONSE TO NOTICE OF NON-COMPLIANT
AMENDMENT (37 CFR §1.121)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

October 31, 2005

Sir:

Applicants are in receipt of the October 19, 2005 Notice of Non-Compliant Amendment (37 CFR §1.121) wherein the Office indicated that the July 27, 2005 Amendment is considered non-compliant because it failed to meet the requirements of 37 CFR §1.121. Specifically, the Office indicates that claim 41 is missing text and that the Abstract is missing.

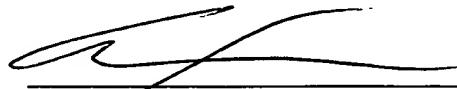
In response to the October 19, 2005 Notice, Applicants are submitting on even date herewith a Supplemental Amendment incorporating the contents of the July 27, 2005 Amendment so as to add the missing text of claim 41 and provide an Abstract of the present application.

Accordingly, Applicants respectfully request that the Notice be withdrawn and the application be passed on to the Examiner to continue with examination of the above-referenced application.

Please charge any shortage in fees due in connection with the filing of
this paper, or credit any overpayment of fees, to the deposit account of
MATTINGLY, STANGER, MALUR & BRUNDIDGE, P.C., Deposit Account No.
50-1417 (501.34746CX1).

Respectfully submitted,

MATTINGLY, STANGER, MALUR & BRUNDIDGE, P.C.



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Examiner: S. R. Wasylchak

SUPPLEMENTAL AMENDMENT

MS Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

October 31, 2005

Sir:

In response to the Office Action dated January 27, 2005, please amend the above-identified application as follows.

Amendments to the Claims

Amendments to the Abstract

Remarks are included following the amendments.